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OF
GLASGOW AND NEW YORK
1752-1833

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1752-1833



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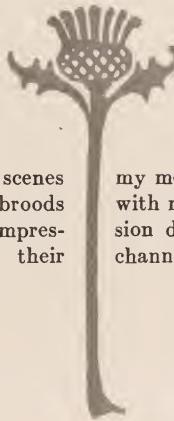


John Taylor

JOHN TAYLOR

A SCOTTISH MERCHANT
OF
GLASGOW AND NEW YORK
1752-1833

—
A FAMILY NARRATIVE
WRITTEN FOR HIS DESCENDANTS
BY
EMILY JOHNSTON DE FOREST



Still o'er these scenes
And fondly broods
Time but the impres-
As streams their

my memory wakes,
with miser care;
sion deeper makes
channels deeper wear.
—Burns.

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JOHN TAYLOR

JOHN TAYLOR

I

CAIRNOCH-ON-CARRON-WATER

JOHN TAYLOR, my great-grandfather, was a Scot. He was born in Stirlingshire, which in a sense is the core of Scotland, holding as it does the Palace-Fortress of all its kings, Stirling Castle, and the chief battleground in its history, Bannockburn.

Of his forbears but little is known. My cousin, John Humphreys Johnstone, who is well versed in genealogical matters, obtained recently from the Register House in Edinborough, through a cursory examination by a member of its staff, some copies of documents in the way of wills, deeds relating to land, and extracts from parish registers. It is to be regretted that parish registers at that period were very irregularly kept, blanks constantly occurring, while at earlier periods they were not kept at all. Therefore the materials collected in this experimental search are fragmentary. The subject has not been looked into thoroughly, nor have other possible sources of information been drawn upon. These documents form, however, the only collection of facts which is available for the early period of our study, and the genealogi-

JOHN TAYLOR, OF GLASGOW AND NEW YORK

cal data derived from them are embodied in the chart which accompanies this paper.

To tell the story of my great-grandfather we must begin with his ancestors. About the year 1700 there lived in Stirlingshire three brothers: Andrew Taylor "in Lag of Fintry," William Taylor "in Craigtown of Fintry," and James Taylor "of Easter Cringate."**

The Andrew Taylor named above was the grandfather of John Taylor of New York and the other brothers were his great-uncles.

James, the third of these brothers, was portioner of Easter Cringate and at an early period—certainly before 1750, but we do not know just how early—was also portioner of the property in St. Ninians Parish called Cairnoch.** In 1750 he owned a portion of this land, which was then known, and perhaps still is, as "Holecraig." In the year just mentioned he bought another portion, namely, Ashentrees, and later, still another, Sheilhill. The entire tract which he then held comprised about five hundred acres. Since Cairnoch adjoins Cringate on the south, it is quite understandable that James Taylor, who owned land at Easter Cringate, should have wished

* For information regarding the parentage of these brothers, see the chart at the end of this pamphlet.

It must be understood that the word "in" as "in Lag" indicated tenancy in some place called Lag, while "of," as "of Easter Cringate," indicated ownership. "Portioner" meant owner of a part.

** John Taylor of New York spoke in his Will of "Carnoch . . . near the Parish of Fintry." It really was situated in the adjoining Parish of St. Ninians.

After studying old and new maps and all the available material, it is evident to me that "Cairnoch" is the proper spelling of this name, though it is very probably pronounced "Carnoch."



MAP OF STIRLINGSHIRE

Published by John Thomson & Co., Edinburgh, 1820.

This map shows the Parishes of Fintry and St. Ninians, also the Town of Fintry, Loup of Fintry on Endrick Water, Easter Cringate, Cairnoch, Carron Water, Waterside, Carron Bridge, Bannockburn, St. Ninians and Stirling. The battlefield of Bannockburn lies to the southwest of St. Ninians Church, where the word "Park" appears on the map. Many ancient roads lead to the elevated hills called Cringate, Cairnoch, and Carron Water, which are all about 1200 feet high. The most easterly is called

More recent maps show that the elevation here called Craigannet Hills comprises a ridge with two small peaks, each about 1300 feet high. The most easterly is called Craigannet Hill and the westerly one Cairnoch Hill. It is the latter which slopes downward to the south where the Cairnoch meadow land lies on Carron Water.

SCALE OF BRITISH MILES

Furlongs 8 4 0 1 2 3 4 5 6 *Miles*

CAIRNOCH-ON-CARRON-WATER

to increase his property holdings so as to include part of Cairnoch-on-Carron-Water.

We shall hear a good deal about Cairnoch, a portion of which belonged later to our John Taylor, and as none of his American descendants have probably ever seen this lovely region, it may not be amiss to give here a description of it, written by a relative who in 1819 drove out from Glasgow in a post chaise to visit it.

"Through the Vale of Fintry the Enrick winds its way toward Loch Lomond & it is here a beautiful stream. By its banks we advanced up the valley toward Carnock. About one mile from the latter place above the *Loup* of the Enrick we gained the high ground . . . on the sides of the northern ridge and extending down to the Carron lies the Carnock. . . It contains about 500 acres . . . the lower part is meadow land on the Carron."

The view from Cairnoch Hill is of historic interest. Eight miles distant as the crow flies, is Stirling Castle on its rock, and eight miles from the same ridge is St. Ninians Church, at which the Field of Bannockburn begins. From this hill Cairnoch is to be seen, spreading out below and stretching down to Carron-Water —a much larger property than the part which was owned by James Taylor. It is indeed a matter of record that there was in early days a "Laird of Cairnoch." There is another place of the same name in Stirlingshire near Airth with a gray old mansion built in 1548 but that must not be confused with Cairnoch-on-Carron-Water.

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James Taylor of Easter Cringate, portioner of Cairnoch, died, apparently in 1752, soon after he had purchased Ashentrees and Sheilhill. His Will was proved in 1755, and from it much corroborative evidence has been derived regarding the direct ancestors of our John Taylor. In the Will the testator appointed five tutors (guardians) for his eldest son and heir, John Taylor "in Easter Cringate." The first tutor named was the testator's brother, Andrew Taylor in Lag of Fintry; the second, his nephew, James Taylor, son of his deceased brother, William in Craigtown of Fintry; and the other three, Benny of Drum, Buchanan of Berriehil, and Bruce, portioner of Cairnoch, must have been men of some consequence, for they were all property owners in the vicinity.

By the terms of the Will, John Taylor in Easter Cringate inherited his father's Cairnoch land, but he seems not to have valued it very highly, for at some subsequent date he sold it to his cousins, sons of his uncle Andrew, who were named respectively James and Andrew "in Lag of Fintry." By the purchase of this hillside property these brothers became joint owners and portioners of Cairnoch.

Of James Taylor, in Lag of Fintry, who was probably the elder son,* we know almost nothing, save that his wife was Jean Kay and that they had a son named Robert. As to the Cairnoch lands, for some reason James did not remain in undisputed possession of his portion. James, Duke of Montrose, evidently held some kind of claim against it, which, however,

* A son of John Taylor of New York said in 1841 that he thought his grandfather, Andrew, was not the elder brother.

CAIRNOCH-ON-CARRON-WATER

was finally settled, for on April 28, 1795, James Taylor received from the Duke a "Charter of confirmation and resignation" for his half of the "land of Kernoch now called Sheilhill, Ashentrees and Holecraig."

It was presumably in 1810 that James Taylor in Lag of Fintry, died, for on July 3rd of that year his son and heir, Robert, took possession of the land and on August 10th of the same year, with the consent of his mother, Jean Kay, mortgaged it to a family named Blair. Possibly James's undivided half never came back into the hands of the Taylor family.

In Fintry Parish Andrew found his bride. Those parish records, which are still extant, show that in 1749 the marriage of Janet Buchan and Andrew Taylor was "listed," and a wedding naturally followed soon after the intention had been "listed." It is rather strange that Janet Buchan's marriage was listed in Fintry, for she belonged in the near-by parish of Kippen. Her name may have really been Buchanan instead of Buchan, for the Taylors not long afterwards had relatives of that name, and many such clerical mistakes occur in the old parish registers. The name of Buchan, however, was not uncommon in Scotland.

After the marriage Andrew took his bride to the house which was to be her home, at any rate for a time. This was a stone house with a thatched roof in the little town of Fintry, where, according to true Scotch fashion, all the houses were built in exactly the same style. In this house Andrew's son John (John Taylor of New York) was born in 1752.

To little John his father's ownership of Cairnoch

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meant much. He always loved it and in later years had a great deal of sentiment regarding its possession. While he was a boy, however, he never thought of sentiment, never knew that he would some day inherit his father's share of the land, but just played, care free, among the rocks on that beloved hillside or fished in the turbulent waters of the little stream or perhaps watched his father's sheep lest they should stray.

He possibly spent his youth as well as his childhood with his father at Fintry. We know that he later crossed the seas, but before that time he undoubtedly tried his fortunes in Glasgow, for we find him recorded after his arrival in New York as "from Glasgow, in North Britain, Merchant." It is indeed quite possible that he came to this country as the agent of a Glasgow merchant, John Burnside, who was his life long friend and who some years after John's arrival in America made him his partner.

In 1777 the Revolutionary War was in progress, the British had been in possession of New York for about a year, and everything indicated that the rebellion of the Colonies would soon be quelled. Therefore this may have seemed an auspicious moment for an ambitious young Scotchman to cross the seas and make the most of the new opportunities offered. When he sailed for America, we do not know, but in May, 1777, when twenty-five years old, we unexpectedly find young John carrying on a well-established business under his own name in New York.

As the first New York directory was not published until 1786, we gain no information from that

CAIRNOCH-ON-CARRON-WATER

source regarding John Taylor's early days in this country, but fortunately for us, newspapers antedating the directory (Rivington's Royal Gazette, the New York Mercury, the New York Packet, etc.) contain advertisements of John Taylor's business, so that we are able to follow his career quite clearly from the time of his arrival in this country.*

For some years before this date Whitehead Hicks had been Mayor of the city and had lived at 184 Queen Street (later called 192 Pearl Street). This house was on the south side of the street, about twenty feet west of Maiden Lane and very near the so-called "Fly Market." In 1776 Mayor Hicks had resigned his office to become a judge of the Supreme Court and had gone to live on his Long Island farm. His Queen Street house was then rented to John Taylor and became what was apparently his first "vendue-store"—for John Taylor in his earliest New York days was an auctioneer. Indeed at that period most business men who were afterwards identified with the dry goods trade began as "vendue masters" and commission men. Such was evidently John Taylor's start in his new home.

The newspaper notices sometimes referred to 184 Queen Street as a dwelling house and sometimes as "John Taylor's Vendue Store," but that is easily understood, for in those days a merchant conducted his business on the ground floor of a building and lived in the upper part of it. The earliest advertisement of

* We learn some of the following details (all of which it has been possible to verify), from a sketch of John Taylor's life, written by his grandson, John Taylor Johnston, for the Arbitration Records of the New York Chamber of Commerce, 1779-1792.

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a vendue at this store appears in the New York "Mercury" of May 12, 1777.

"*Fine old paintings*, late the property of Mr. Cornelius Low, deceased . . . will be sold at 12 o'clock tomorrow, at the house of Mr. John Taylor, near the Fly Market where Judge Hicks lately lived and where the paintings may be seen in the meantime."

How interesting it would be if we could now see Mr. Cornelius Low's collection of "*Fine old paintings*!"

At his store our John sold "broadcloths, forrest cloths, German serges, swanikins, fearnoughts, duffles, 2½ and 3 point Indian Blankets, lawn handkerchiefs, thread laces, ivory combs, durants, tammies, Dutch hats," and "a variety of other articles too tedious to enumerate."

Thus matters continued until 1780 and then on June 3rd we find our friend at the same address on Queen St. but now a full fledged merchant and a member of the firm of Burnside, Taylor & Co., the senior member of the firm being his Glasgow friend, John Burnside. The next year the firm moved to a store at 58 Water Street, and there, in addition to the usual assortment of dry goods, they offered for sale, "soap and candles, Irish butter, Scotch snuff, pieces of capetting, cut soles, dresses, calfskins, saddlery, needlework lawn aprons, Morea gown patterns, men's military shoes, women's callimanco and French heel ditto, best death head and basket buttons [whatever kinds of buttons these may have been], jewelry," etc. They offered to accept in payment "potash and . . . timber or plank fit for ship building." All these for the British market.

The records of the New York Chamber of Com-

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merce, which had been organized some years before John Taylor came to the city, show that he was duly elected a member on August 3, 1779, and for the next three years his name was frequently mentioned as one of a committee of seven "to hear and determine disputes between parties who shall leave such to this Chamber."

Meanwhile the Revolutionary War was drawing to an end. On October 19, 1781, Cornwallis surrendered, and in the summer of 1782 the preliminary treaty of peace was about to be signed. Evidently John Taylor felt that it was now high time to bestir himself and to do all he could further to advance himself and his business. He had been in New York for over five years and had probably done well financially, but since he needed more capital with which to enlarge his business, he decided to cross the ocean once more and seek to procure it. There may have been another and very important reason which tugged at his heart-strings and made him long for a return to his native land, but that is merely a supposition.

Rivington's Royal Gazette of June 29, 1782, announced the "dissolution of partnership" of the firm of Burnside, Taylor & Co., and on September 18th of the same year John Taylor, then "intending for Britain," asked immediate payment from those indebted to the firm. Apparently he sailed soon after this, leaving whatever goods were still unsold to be disposed of at auction in January, 1783, after he had returned to Scotland.

It must have been in the early days of 1783 that John Taylor found himself once more in Glasgow,

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but our first information as to his presence there relates to his marriage the following autumn. Where did he meet his bride—his “dear Margaret Scott”? It seems probable that it was in Glasgow, for it was there that he had lived for some time before he first left Scotland, and there, at any rate, that on October 27, 1783, he and Margaret were married.

One of Margaret’s wedding presents is still extant—a tiny Bible in two volumes. It was printed in Edinburgh by “His Majesty’s printer” in 1788, and besides the text of the Bible it contains “The PSALMS of DAVID in Metre” as then sung in the churches. The dark leather binding is covered with fine gold tooling in a quaint old pattern, and on the inside of each front cover is a slip of red morocco on which in gold letters we see

“MARGARET • SCOTT
October • 27 • 1782”

I wish we could know whose loving hand gave her this precious token. Probably her father or mother.

The only mementoes of Margaret Scott which have descended to us—her portrait, her Bible, and the letters from her step-brother, Andrew Thompson—were all owned by her daughter Margaret. The much-prized Bible has just been given to me by my cousin, John Humphreys Johnstone. I well remember that “The PSALMS of DAVID in Metre” were sung in the old Scotch Church when I was a tiny child.

Of Margaret’s early life we know even less than we do about that of her husband. There is the following reason for believing her father’s name to have been James. It was an old Scottish custom to name a first



BIBLE OF MARGARET SCOTT
GIVEN TO HER ON HER WEDDING DAY, OCTOBER 27, 1783

CAIRNOCH-ON-CARRON-WATER

son after his paternal grandfather, while the second boy was usually named for his father or for his maternal grandfather. Thus Margaret's first son was named Andrew after her husband's father, and her second was named James Scott, presumably after her own father. But both these sons came to her after she went to live in America.

Although love of Margaret may have been one of the reasons which brought John Taylor back to Scotland, we know that there was a compelling one—the need of capital. His father, Andrew Taylor in Lag of Fintry, was still living in 1783. To him the son applied, and Andrew treated his boy with the utmost generosity. We can imagine Andrew saying to himself: "There is Cairnoch—it will belong to John some day. Why not give it to him now, when its possession will be of so much advantage?" And so, on January 8, 1784, before John returned to New York, his father deeded Cairnoch to him, reserving for himself only a life interest in it. On January 14th, John in turn deeded the land to his former partner, John Burnside, the Glasgow merchant—presumably a business arrangement by which the property could be used for their mutual benefit.

Some time during the year 1784 John returned to New York. One indication of this is given in the books of the St. Andrew's Society, which tell us that it was in this year that he became a member (as was, of course, the bounden duty of every loyal Scotchman), and the records show that in after years he held office more than once. Another proof that he came back at this time is found in the "New York Packet," an ad-

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vertisement in which says that in September, 1784, he was established in his new store at 225 Queen Street.

Margaret, his wife, did not come to New York with him but stayed in her Glasgow home until after the birth of her little daughter, Margaret. (This little girl it was whom I so dearly loved many years later as "Grandma Johnston.") Whether the young husband returned to Scotland to get his family or whether Margaret had to take the responsibility of the voyage alone, we do not know, but family tradition tells us that the baby was six months old when she was brought to New York, and as she was born on September 10, 1784, she must have sailed in the spring of 1785.

John's father and mother, as well as his sister (or sister-in-law) Mrs. Buchanan, continued to live in Glasgow after John and his family had left.* Margaret's father, too, Mr. Scott, was living when she went to America, also a half-brother (probably a son of Mrs. Scott by a former marriage) named Andrew Thomson. Mr. Thomson was the pastor of a church at Newton of Mearns, Scotland, and a married man with a wife and a large family of children. Thus both of our travelers left ties behind them in the old country.

* We know of another Taylor in Glasgow at this period. He was named Joseph and was living there with his family in 1797. He was apparently a relation of Andrew Taylor and may have been a brother of the Robert Taylor who deeded his half of Cairnoch to the Blairs.

A John Taylor "in Cairnoch" married an Isabel Hendry later, and their three sons, John, Andrew and Alexander, were born in 1809, 1811 and 1814. It is possible that he was a son of Robert, especially as he was "tenant-portioner" of Cairnoch.

These suppositions cannot as yet be proved.

Apparently John Taylor did not bring with him a Family Bible, for although he afterwards owned two, in which the entries are almost identical, the earlier one was not printed until 1793. But long years afterwards, Margaret (the baby of the voyage) used to tell her grandchildren that her cradle was brought over with her, as was also her father's beautiful tall clock—the only articles of furniture that she mentioned. The roomy cradle, which I have often seen, was a solid affair made of the handsomest mahogany, with a big wooden hood and heavy low rockers. In this, Baby Margaret must surely have been comfortable during the long voyage and, in fact, for many days and nights after she reached her new home. Several succeeding generations of babies were rocked in this cradle, but alas!—when my eldest son, "Margaret's" first great-grandson, made his appearance and I asked for the cradle—lo and behold—in a fit of generosity she had given it away to some poor woman!

As for the handsome grandfather clock, "my eight-day clock," as John Taylor called it, that still ticks on as it did in his day. It has now been handed down to the fourth generation and stands in an honored place on the stairway in the house of his great-grandson, my brother, John Herbert Johnston.

II

BLOOMINGDALE FARM

ALTHOUGH it was not until February, 1794, that "John Taylor from Glasgow, in North Britain, Merchant," became a citizen of the United States, we find him definitely established in New York ten years earlier. Then he was preparing the comfortable home which he had ready for his wife and baby when they arrived in the spring of 1785. This was the house, No. 225 Queen Street, of which we have already heard. In a store on the ground floor all the business of "John Taylor & Co." was transacted, but in the upper part of the house the family had their cozy dwelling place. The same arrangement as to business and residence continued for forty-three years—that is, until 1829, when the property was condemned by the city. About 1794 the name of the street was changed and the building became known as 183 and 185 Pearl Street. Even then it was a large building 29 feet wide, but it was further enlarged in 1804, when Mr. Taylor bought No. 187, giving him a total frontage of forty-five feet and a depth of one hundred and forty feet.

Naturally the first thing to be attended to after arrival from a foreign land was to find a home, but



MARGARET SCOTT AND JOHN TAYLOR



BLOOMINGDALE FARM

immediately after that it was the duty of good “kirk-folk” to find the kirk. A Scotch Church had been established in New York in 1756 under a pastor who came direct from Scotland—the Rev. John Mason. The church building was then in Cedar Street* and was usually spoken of as the Cedar Street Church. Of this the young people forthwith became members.

When Margaret reached New York in 1785 the church building was in a very dilapidated condition. It was only a year and a half since the close of the Revolutionary War, and during that troublous period the Scotch Church had been occupied and greatly damaged by Hessian troops, so that the congregation was now engaged in making extensive repairs. We are told that this church was “a genteel stone building” and that it was fifty-five by sixty-five feet in size.

The Rev. John Mason died in 1792 and was succeeded by his son, the celebrated John M. Mason, who continued to minister to the Scotch Church until 1810. At that date a new Presbyterian Church was organized, “the Murray Street Church,” and John M. Mason was “called” to be its first pastor.

John Taylor seems to have felt drawn to follow the pastor to whom he was so devoted, for he bought a pew in the new edifice and also one of the burial vaults which had been constructed under it. He did not, however, really waver in his allegiance to the church

* This must not be confounded with the “Cedar Street Presbyterian Church,” which was a little later presided over by the Rev. John B. Romeyn. The Scotch Church was removed from Cedar Street in 1836 to the corner of Grand and Crosby Streets. In 1853 it was again removed to Fourteenth Street near Sixth Avenue, and in 1893 to the corner of Central Park West and 95th Street.

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of his first choice; for thither he and his wife went every Sunday and there his children were taken to be baptized.

As all the early records kept by the Session of the Scotch Church have unfortunately disappeared, we cannot depend on them for information, but the records in the Taylor Bible give us many family items, including the birthdates of all of John Taylor's children.

Many children were born to John and Margaret.

MARGARET (in Scotland) in 1784.

ELIZABETH (Eliza) in 1786.

ANDREW (named after John's father) in 1788.

JAMES SCOTT (named after Margaret's father) in 1789.

JOHN BURNSIDE (named after John's Glasgow friend) in 1791.

ANDREW (the Second) in 1793.

JANET (Jessie) (named after John's mother) in 1794.

ROBERT LENOX (named after the elder Robert Lenox) in 1796.

SCOTT in 1797.

Little Andrew, the First, lived to be only five years old and then he died of "a Dropsey in the head," but another son, appearing opportunely only four days later, was immediately given his brother's name.

With all these children the parents felt the necessity of having some country home where they could spend their summers, especially as there were frequent epidemics of yellow fever or cholera in town during the summer time. Therefore on October 16, 1796 (when Robert Lenox Taylor was a baby), the father bought a farm far out in the country from the estate of Samuel Nicoll.

This farm faced on the Bloomingdale Road (Broad-



JANET
(MRS. CHARLES SHERMAN)



MARGARET
(MRS. JOHN JOHNSTON)

JOHN TAYLOR'S THREE DAUGHTERS



ELIZA
(MRS. THADDEUS SHERMAN)

BLOOMINGDALE FARM

way) and had a rear entrance on the Bowery Road (Middle Road), which ran parallel with the Bloomingdale Road midway between the streets afterwards laid out and called Fifth and Madison Avenues. Bloomingdale Farm was as long as two crosstown blocks and on Fifth Avenue extended from 39th Street to 40th Street, a plot about two hundred and twenty-seven feet wide. It contained nearly ten acres and for it John Taylor paid £1575. The map of the property shows that it was just south of the land where the Public Library now stands.

Here the Taylor children had a glorious time. Their mother, too, was very happy in her country home. She wrote in 1796 to her Scotch half-brother, the Rev. Andrew Thomson, and told him all about it. She invited him and his wife to visit her at Bloomingdale the first time he had a holiday and added that she would gladly take one of his numerous children, as was so often done in those days, and bring it up with her own. Then in her letter she spoke feelingly of "the distress we are in for servants"!

Margaret's father, Mr. Scott, had that year (1796) gone to live with his step-son, Andrew Thomson, who in answering Margaret's letter said of the old gentleman: "We will be children to him so long as we have anything to ourselves . . . [he is] a blessing about our house . . . and appears to be happy, diverting himself by walking about and reading." Mr. Thomson went on to say that America was too far away for a short visit and that none of his children could be spared, especially the eldest daughter, named Margaret, who was old enough to be a great help to her mother.

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As to the servant question, he suggested that Peggy Crockett would be willing to go if her passage out were paid, but he warned Margaret that Peggy had "a temper of her own and a gay spice of pride." I wonder if Margaret ever sent for Peggy! Probably not, for she did not live long to enjoy Bloomingdale Farm.

Her youngest child, Scott, was but two weeks old when on November 29, 1797, Margaret Scott, probably worn out by having borne nine children in thirteen years, "died with a pleasant countenance." Her husband made entries in his Family Bible, first the death of "dear Andrew Taylor the First" and then that of the "still dearer Margaret Scott." He told of her illness, "which she bore with truly christian resignation and patience," and added, "She knew in whom she had believed, was willing to die, and recommended resignation to the Divine Will."

The memorial tablet which was put in the Cedar Street Church tells us that "After faithfully discharging the duties of conjugal and maternal affection . . . the bright example of domestic virtue and unaffected piety, meekly resigned her soul . . . into the hands of her Creator."

Thus Margaret Scott died when she was only thirty-seven years old and left all her children motherless. No wonder that their father soon sought another helpmeet. Nineteen months later, on June 27, 1799, he married a widow, Jane Davis by name. She brought with her to Bloomingdale an only child, Thomas Davis, who was then a boy of eight but only lived until his seventeenth year.

BLOOMINGDALE FARM

The new Mrs. Taylor turned out to be rather an invalid and not much to be depended on for the care of the children. In many of John Taylor's letters he speaks of her as ailing and in one he says: "Mrs. Taylor has been worse since you left but is now considerably better tho still confined to Bed and likely to recover if it is not the forerunner of some other disorder." As a consequence of her stepmother's ill health young Margaret had early to assume the responsibility of her younger brothers and sisters, and throughout her life was very conscious of her duties as eldest of the children.

As to Bloomingdale Farm, I have many interesting tales to tell about it. It was a long way from the city, about four miles from Wall Street, and even when the rest of the family were living there, the father was able to take the long stage ride only twice a week. That was when both houses were kept open in summer and when the family lived, as Margaret said, "part in town and part in country," but after 1811 they closed the Pearl Street house in summer and all took up their abode at Bloomingdale.

When the long drive was over and the farm was reached, it was a really lovely spot. There were many fine large trees, and among them, near the present location of Sixth Avenue, stood the house, painted white, and with two-story-high columns across the front. Truly a gentleman's country seat.

In the rear of the farm all kinds of produce were raised and sent regularly to be sold at Fulton Market. Near the farm gate on the Bowery Road was a large stagnant pool covered with green scum. A grandson

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of Mr. Taylor told me that he once rode out on horseback to visit his grandfather and that his horse shied violently just in the gateway and threw him headlong into the middle of the green pond. This the youngster did not at all relish, and it is no wonder his memory of the pond remained vivid.

His Aunt Jessie had a similar experience years before. She was riding with a party of friends from Pearl Street to Bloomingdale Farm when her horse fell or shied and tossed her into this pond. She wrote a lively and amusing letter about it but evidently enjoyed her ducking not a whit more than her nephew did his.

Perhaps it was the presence of the green pond that gave them all chills and fever. Not quite all of them, however, for although John Taylor loved to lie on the dewy grass, he never contracted this troublesome illness. Margaret suffered greatly from it, but her usual remedy was a novel one—a counter-irritant, as it were. When she felt the first symptoms of a chill, she would get a handbrush and wax from the servant and rub the big dining table till the chill passed off. But notwithstanding the chills, Margaret loved the farm; to her it was “Sweet Bloomingdale.”

Her father also was very fond of it and liked to entertain his friends there and it is said that he always saw to it personally that there should be plenty to eat and to drink. He had a slave, Anthony Jay, who always helped him at such times. John Taylor was devoted to “Tony” and in one of his early wills, that of 1815, he directed his executors to “make free and release forever from servitude my Servant Man

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Anthony Jay, if he desire it; and if in a disabled state, that they will provide a support for him."

Tony had some of the weaknesses of his race. He had been granted, as was usual, various perquisites, and if he deemed these insufficient, he used devious ways to augment them. One night at Bloomingdale his master awoke to hear the crackling of burning wood and to smell smoke. In great alarm he rushed down stairs to find Tony stretched comfortably in a big arm chair, while before him a huge wood fire blazed and snapped. "Tony," cried Mr. Taylor, "what are you doing here?" "Laws, Massa!" answered the startled darkey, "I ain't doin' nothin', only makin' ashes"—wood ashes being one of the aforesaid perquisites!

Among the Taylor relics is an old flute—a very handsome instrument, London made, with ivory and silver mountings. This was presumably Mr. Taylor's personal property, for among his books are a number filled with hand-drawn notes for flute music; even in his business account books there are pages covered with flute notes. Anyone contemplating his likenesses will find it difficult to imagine him playing the flute!

I own portraits of John Taylor and Margaret Scott, evidently painted at the same date and therefore at some time before her death. They are not over twelve by fourteen inches in size. Though the husband was only forty-four years old when his Margaret was taken from him, he looks as here represented like a much older man. The portrait of the wife shows a rather uninteresting looking woman, but her daughter Margaret always loved this picture of her mother

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and kept it hanging over her dressing table in place of a mirror.

Another picture of her, which has disappeared, was thus described by one of her grand-daughters: "It represented a young woman dressed in a pale green gown with ruffled fichu. She had a very fair complexion, blue eyes and thick light hair, which even a hideous heavy cap, tied under her chin, could not conceal."

Hardly handsomer than the earlier one is the later portrait of Mr. Taylor which appears as a frontispiece. Of this, replicas are owned by several of his descendants. None of these paintings are real works of art. Those of John Taylor show him to have been an austere looking man. In fact, one of his descendants said of him: "His portrait reminds me of the description of the schoolmaster in Gray's 'Elegy'—'A man severe he was, and strange to view.' "

He was undoubtedly severe. When his daughter Margaret was thinking of marrying, she wrote in her diary:—"What would I give for a kind indulgent Mother . . . to my father I dare not speak, yet, until I know his will I scarce dare have one of my own . . . If I ever should be blessed with a family, may I teach them to *love* as well as *fear* me."

His grandson, Howard Sherman, told me a characteristic story.

"I did not see Grandpa Taylor very often. I went around to his house in Cliff Street perhaps once a month. He had Scotch blood and was overbearing, and I did not take a fancy to him. He hit me once

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with a gold-headed cane and I never quite forgave him for it. I had been sent to Bloomingdale Farm on account of the cholera which was then raging in New York, but I came in to the city on the produce wagon because I wanted some of the splendid peaches which grew in our yard at 51 Maiden Lane. I was inside the gate and was enjoying a peach when I suddenly felt some one hit me on the back of the head with a cane (a pretty hard rap) and he said, ‘I thought you were safe at Bloomingdale Farm.’ He whirled me around and sent me back.”

Notwithstanding his severity Mr. Taylor had a great deal of kindness and a certain sense of humor, as will be seen in some of his letters to his daughter Margaret and her husband.

Some of his intimate friends lived not far from the farm. There was Robert Lenox; his city house was in Pearl Street but his farm was at the “Five Mile Stone” (72d Street and Fifth Avenue), only a mile and a half away. He was a close friend of John Taylor, who, as we know, named one of his sons for the elder Robert Lenox. There were also John and Peter Goelet. The Goelets lived in Pearl Street too, and the Goelet farm, at what is now 19th Street and Broadway, was not far from Bloomingdale Farm, so that the Goelet and Taylor children were constant playmates. The Grinnells and Minturns lived in Pearl Street only a door or two away from the Taylors.

John Thomson, William Wallace and Lynde Catlin were intimate enough with John Taylor to be mentioned as executors of the unproved will of 1815. There

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was one Scotch name in this list of executors, Dr. John Burnside, son of the early Glasgow friend, who had died ere this. And while we speak of Scotch friends, we must not forget the MacGregors. They were connected with Mr. Taylor both by friendship and business, first in Scotland, then in Liverpool, and later in New York, where Peter MacGregor was Margaret Taylor's next door neighbor after her marriage.

All this time I have told you but little of John Taylor's business. In the New York directory of 1784 we find the record of John Taylor & Co. at 225 Queen Street, and from that date to 1829 all his commercial undertakings were conducted from this address. As we know, he was at first an auctioneer, and it was his custom to have "public vendues" of his "well known goods" on the last Friday of each month. These vendues continued long after he himself ceased to be the "Crier."

He was, furthermore, a merchant and an importer, largely of woolen goods, which came principally from Manchester, England, where he had interests in several factories. There were then fortnightly packets sailing from Liverpool, and his goods were forwarded by "every second packet." One of his sons, either James Scott or Andrew, usually resided at Manchester or Liverpool and attended to the purchase of goods and to their shipment. In 1812 or possibly earlier James Scott had gone for this purpose to live in Manchester.

During the War of 1812 all trans-Atlantic commerce was of course at a standstill, but our canny

Scot knew that the war must end sometime, and when peace was declared, he already had large stores of goods purchased and prepared for shipment. He wrote to James to divide these goods, for additional safety, and to "ship by first two good American vessels that offer." He also reminded him that the articles to be forwarded now were all for spring sales and that winter goods should be ordered without delay. "But," said he, "I do suppose that the markets will be very much overstocked, in that case I mean to purchase here rather than import much."

Mr. Taylor's son Andrew was then a clerk in his father's New York office, and it was in February, 1815, immediately after the close of the war, that John Taylor took his two sons, James Scott and Andrew, into partnership, promising to give each of them one-third of his profits and to allow each one to do a commission business on his own account. The firm name was at this time changed to "John Taylor & Sons." Andrew went to England in 1818, when he was twenty-five years old, to make his home there and attend to the affairs of the firm, and his brother, James Scott, returned to America.

The year 1830 found the firm established in a store which John Taylor had purchased at 72 South Street, and his business was conducted there until the time of his death in 1833. After that the affairs of John Taylor & Sons were closed up.

It was one of his peculiarities to charge for his merchandise sixty per cent over the foreign cost. This amount, he said, represented the duty, freight, all expenses and his own profit. So invariable was this

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rule that he came to be known among his business associates as "Old saxty-per-cent." Another peculiarity was that he never insured any shipment—and for nearly forty years he never had a single loss. Then the "Minerva" went down with twenty-two of his cases on board. They were valued at \$5,500 and there was no insurance, but the owner was undoubtedly still satisfied that his way was the best, as perhaps it was.

For his accounts he used large ledgers of beautiful hand-made paper watermarked "J. Taylor 1795." Many of these are still in existence and treasured by his descendants.

Having said this much of Mr. Taylor's business affairs, we must return to family matters. The earliest letter of his known to be in existence is not dated but it was written to his "Dear Girls," Margaret and Eliza, while they were in Glasgow visiting their grandmother, old Mrs. Andrew Taylor. The letter must have been written after 1797; in it the father asked his daughters to bring him a "good hot press Bible" (alluding to a kind of binding then much in vogue), and the Bible they brought was bought in Glasgow and had been printed in 1797. The letter was probably sent in the summer of 1808, for it is obvious that Margaret was not married when it was written —nor was she, indeed, until June, 1809. Besides that, the girls, who were aged twenty-four and twenty-two in 1808, were evidently travelling alone, which would hardly have been possible had they been younger.

It is interesting to learn by this letter that Mr. Taylor had asked Dr. Burnside to purchase a "Piano

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Forte" in Glasgow for his girls. Pianos were not at all usual luxuries in those early days.

From John Taylor's letters and from other sources we are able to glean a few contemporary items of family news. The girls' grandfather, Andrew Taylor, had died sometime before they went to Glasgow. In 1797 the Rev. Mr. Thomson had written that the old gentleman was dying of "a consumption," that he had a bad cough and was much attenuated. So Andrew Taylor in Lag of Fintry, portioner of Cairnoch, had evidently been gathered to his fathers before the girls' visit, and they never saw their grandfather. "Aunt Buchanan," his daughter, was still living, also "Uncle Thomson" (Margaret Scott's brother) and his wife. One of the Thomson daughters was married to a Mr. Wilson.

Soon after the "Dear Girls" returned to their New York home, it became apparent to their father that the family circle was not long to remain unbroken.

Margaret, the eldest child, was the first to marry. I wish we knew more of her husband, Rhesa Howard, but very little information is available, save that he belonged to a good family, that the wedding took place in June, 1809, presumably at Bloomingdale, and that the marriage was a happy one. Margaret's happiness was, alas, of short duration, for Rhesa Howard developed consumption and the young couple were obliged to spend their winters in the West Indies on his account. There he died, probably in the winter of 1812. One little daughter was born and named Elizabeth, after Margaret's favorite sister, but she

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too died, apparently about the same time as her father, and Margaret returned to her father's home a childless widow. Thus was ended Margaret's first and short lived romance.

Long years afterwards, after Margaret's death, a little pink muslin frock was found all neatly packed away and on it a label saying, "My little Eliza died in this dress." At the same time a miniature of a very handsome and distinguished looking man was discovered in the secret drawer of a desk which Margaret always kept closed and locked. Perhaps the portrait of Rhesa Howard.

At Bloomingdale she once more occupied her position as housekeeper and again assumed the loving care and oversight of her brothers and sisters.

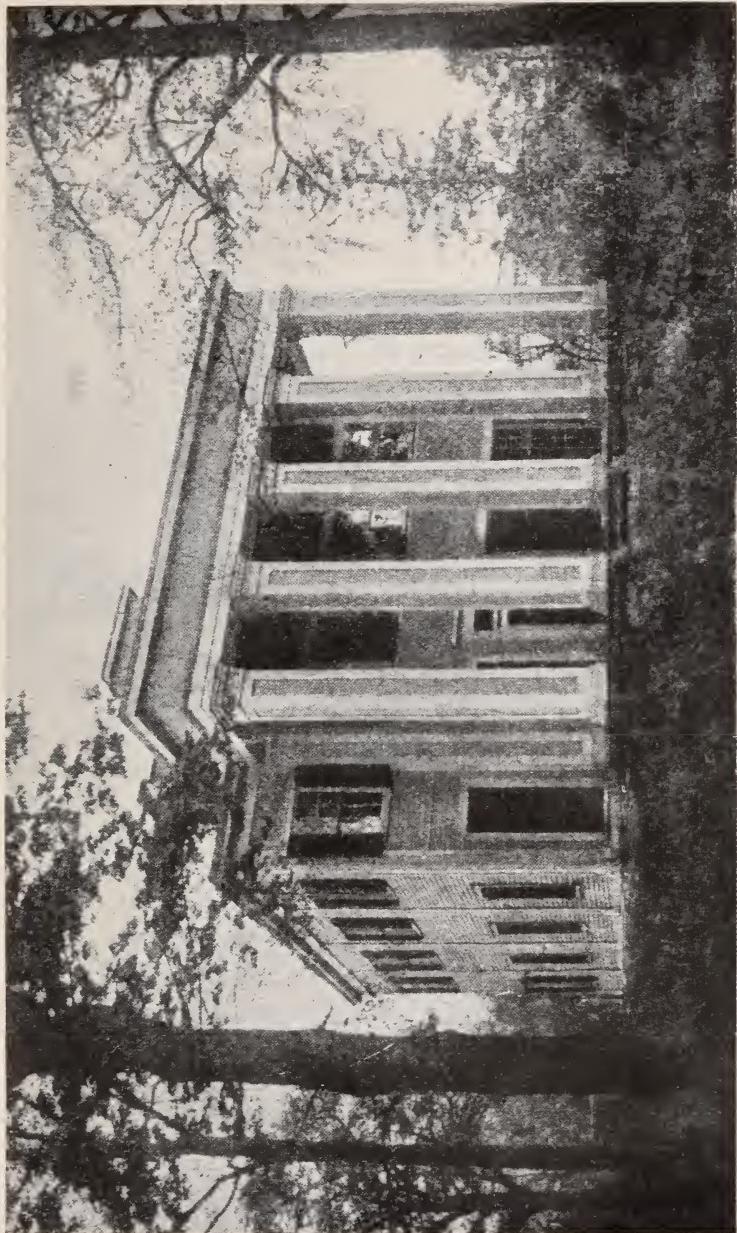
In 1813 her sister Eliza was married. The "New York Gazette" September 22nd contains a notice of the wedding.

"At Bloomingdale on Monday evening last, by the Rev. Gardiner Spring, Mr. Thaddeus Sherman, of the house of Sherman & Norton, New Haven, to Miss Eliza Taylor, daughter of John Taylor, Esq., of this city."

The house with the tall white columns was as gay and bright that night as candles could make it, but to poor Margaret the merrymaking must have recalled sad memories of her own so-recent wedding.

When the young people started for their New Haven home, Janet* Taylor accompanied them and until the time of her own marriage made her home with Eliza and Thaddeus.

* Janet always signed herself Jennet but her brothers and sisters called her Jessie.



BLOOMINGDALE FARM
FIFTH AVENUE AND FORTIETH STREET
THE COUNTRY HOME OF JOHN TAYLOR

BLOOMINGDALE FARM

This was not for very long. There was a certain Charles Sherman, a cousin of Thaddeus, who also lived in New Haven and presented many attractions. He was a handsome young man with the title of Major, which he had acquired by serving in the Connecticut militia during the War of 1812. What was even more important, he was a grandson of the Hon. Roger Sherman, who, as every one knows, was one of the signers of the Declaration of Independence. Janet's brother James had written to her to beware of the New Haven beaux, but the letter came too late. Janet had already succumbed! So she went back to her father's home to be married.

The wedding took place at Bloomingdale on the morning of May 20, 1814, and the bride and groom were made one by the Rev. Robert B. McLeod, who had recently become pastor of the Cedar Street Church. After the ceremony, the wedding party set off (as was the custom then) for the home of the newly wedded pair. This party comprised the bride and groom, the bridesmaid, Jennet Wilson (the bride's Scotch cousin) and the groomsman, Andrew Taylor (the bride's brother). They all went together, either on horseback or in a carriage, and when Janet reached New Haven, she found her new home furnished and ready for her.

It was not fully furnished, however, until she received the wedding present which her brother James sent to her from England. When it arrived it proved to be a very handsome Hepplewhite sideboard made of the finest mahogany with beautiful inlay. This sideboard, which belonged at one time to Mrs. Charles Sherman's daughter Janet, has after some wandering

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been given to me, and it is needless to say that I treasure it.

The marriage of her two sisters left Margaret very much alone at the farm—in fact, she and Andrew were usually the only children living at home. James Scott, her eldest brother, had gone to live in Manchester. After that her second brother, John Burnside, had become restive and had wished to go to sea. This is not surprising when we think of the narrowness of a young man's life at home then and realize that the only way for an adventurous young fellow to see the world was for him to follow the sea. At some date prior to 1813 John had evidently had words with his father on the subject and, not having received the desired permission, had run away from home. In March, 1813, Margaret wrote to James that they had heard nothing of John for a long time and said that she was very uneasy about him. She alluded to his "corrupt heart" and hoped that "God would open his eyes to see his errors and restore him to his friends." Yet the poor boy had probably been only wayward and, as we shall see later, he paid dearly for his folly.

It was in 1812 that Margaret's third brother, Robert, became a sailor. He was a handsome young fellow, one of the two youngest brothers, and Margaret had always made rather a pet of him. She embroidered wonderful waistcoats for him and saw that his long silk stockings never developed "ladders," for Robert was in those days somewhat of a dandy and could not endure "ladders." Now he wanted to sail before the mast! Margaret tried her best to dissuade him, but in vain. All she could get from him



ROBERT LENOX TAYLOR

was a promise that if he did not enjoy his first voyage he would give up all thoughts of following the sea and settle down at home. Then Robert sailed for Lisbon when he was only sixteen years old! He returned before long, more than ever infatuated with a sailor's life. Poor Margaret wrote to James about it and said that her father, discouraged probably by his lack of success in disciplining John, had declared, "Robert must follow his own inclination," and Margaret added, "Indeed it would be no use to restrain him, for a boy who has once taken a notion for the sea is seldom to be brought to think of any other business."

Nor was this all. The next year Scott, John Taylor's youngest child, sailed away when he too was but sixteen, and Janet commented, "What a family of Sailors! It will be well if the daughters do not turn sailoresses."

The following winter, 1814, Margaret, worrying as ever about her brother John, was hoping that he might yet "return to the path of duty," but poor John was destined never again to see family or home. The War of 1812 was still in progress and he was even then confined on an English prison ship! He wrote on March 13, 1814, to Alexander MacGregor, his father's agent at Liverpool, telling him of his plight.

He had embarked as a sailor on the merchant ship, "Fair American," bound from Boston to Bordeaux. When the ship was within thirty miles of its destination, it was captured by the British, and although bound on a peaceable errand, all on board

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were removed to Plymouth, Devonshire, where they were, as prisoners of war, placed on board an old French line-of-battle ship named "Le Brave." This was one of two captured ships which, no longer fit for active service, lay at anchor off Plymouth and were used as prison ships.

Each man was given by way of equipment a hammock, a thin bed sack containing three or four pounds of flock, or chopped rags, and a thin coarse blanket. These, he was told, must last him for a year and a half.

One of John Taylor's fellow-prisoners, Charles Andrews, has left us a description of the clothes given to these poor wretches.

"By the regulations, the prisoners were to receive for clothing every eighteen months, one yellow round-about jacket, one pair of pantaloons, and a waist-coat, also a woollen cap, . . . one pair of shoes and one shirt, every nine months . . .

"The jacket was not large enough to meet around the smallest of us, although reduced to mere skeletons by such continued fasting; the sleeves came about half way down the arm, and the hand stuck out like a spade; the waistcoat was short; it would not meet before, nor down to the pantaloons; thus leaving a space of three or four inches; the pantaloons which were as tight as our skin itself, came down to the middle of the shin. The shoes, which formed the pedestal for all the ornaments above, were made of list, interwoven and fastened to pieces of wood an inch and a half thick. The figure we made in this dress was no common one."

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John was one of the prisoners who received this outfit. In his letter to Mr. MacGregor he asked that a small sum of money should be advanced to him on his father's account. "Prisoner's allowance," said he, "is but small and yet with the assistance of a trifling sum of money I could make myself tolerably comfortable." He also asked that if war conditions permitted, his father should be informed of his predicament.

Mr. MacGregor reported this to James, then living in Manchester, and he immediately sent a letter to John enclosing a £5 bank note. After a time John received the money and wrote to thank his brother as follows:

"I had the misfortune when captured to be deprived of my clothing and am now almost destitute . . . Since receiving the money you so kindly sent to me I have been enabled to equip myself with clothes and to attend a school kept by an American for the revising of my navigation . . . There are upwards of 800 French and American prisoners on board of this ship, 500 of whom are in the same apartment with myself, where the air is so confined as to be rendered unhealthful . . . We understand that all the French prisoners will soon be sent away, which will render our imprisonment far more pleasant, as we shall have a more commodious part of the ship."

The ships were indeed frightfully crowded and the condition of the prisoners was such that they frequently threatened to escape. It was probably for this reason that it was decided to send them to

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Dartmoor—a prison whose very name filled the hearer with horror.

Dartmoor Prison was situated two thousand feet above the sea on an easterly slope and in the middle of a bleak moor. As it was about on a level with the clouds, the rain was well nigh incessant; the rough stone walls constantly dripped from dampness, and water stood in pools on the stone or dirt floor.

In Prison No. 4 were confined the French malefactors—those who had committed crimes such as murder, robbery of other prisoners, etc. Among these criminals the two hundred and fifty wretched Americans, including John Burnside Taylor, were placed. The hammocks hung one above the other four or five deep and there was no other furniture whatsoever.

About the time when John arrived at Dartmoor, the United States Agent wrote to his imprisoned "fellow-citizens" that the Government had decided to allow them each one penny half-penny per day for soap and tobacco. This, as Charles Andrews said, would procure three chews of tobacco. The recipients were delighted, although, as they said, "Without clothes we do not need soap."

John wrote to his brother James to tell him of his new abode.

"Since writing to you all the American Prisoners have been moved to this place which must be an excuse for my not answering yours of the 19th of April which came safe to hand. You can hardly believe what a cold place this is Situated in the Midle of a Moor exactly like the place where we used to

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Fish in the Mearns of Scotland, nothing but cold Stone Walls and a damp earth Floor. It looks more like a Stable than for people to live in. I must contrive some way to get this letter out of the gate for if it was seen by any one belonging to the prison they would not let it pass your letters or any thing you may send to me will come safe altho they will be opened and examined you must be very particular in not writing any thing about the prison. Money in letters always comes safe altho it takes some time before they reach this. I wish Dear James if convenient you would send me a little more money, as it is so very cold here that I have been obliged to lay out all my Money in clothing & Bedding."

John ended this letter with the significant and almost prophetic words, "I do not know what we shall do if they keep us here another winter."

In October rumors of peace were rife and all was excitement, yet days and days went by and nothing definite was heard. Meanwhile the weather became ever colder and the sufferings of the almost naked prisoners were very great. Added to their other woes, smallpox and measles broke out, which largely increased the mortality. This was more than human patience could bear and many Americans who until then had stood firm joined the British ranks.

From time to time James sent John letters and money, which were always received though after long delays. At the end of October the prisoner asked his brother for warm clothing, and if we remember the cold damp winds of Dartmoor, the ever open

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windows and the lack of fires, we cannot think the request excessive.

- 1 Pea jacket or Great coat
- 2 suits Jacket trousers and waistcoat
- 2 pairs worsted stockings
- 2 striped cotton shirts
- 2 red flannel shirts
- 2 Guernsey Frocks
- 2 pair shoes

This list came in the last letter extant from the poor young fellow, and we cannot tell if the Guernsey Frocks or the other articles ever came to him. It took a long time for such things to reach the prison, the distress was very present; he probably despaired of ever receiving the clothes for which he had hoped and without them felt unable to face the suffering of the coming winter. Peace seemed as far off as ever and there was no talk of an exchange of prisoners.

Whatever the reason, on December 1, 1814, poor John Burnside Taylor, aged only twenty-three, hanged himself in Dartmoor Prison. Charles Andrews tells us of his death.*

“A native of New York by the name of John Taylor put an end to his life on the first of this month . . . We know of no other cause than that despair had given him less courage to live than to die . . .

“I procured a large slate, and engraved on it the following inscription, which I put at the head of his grave . . . on the moor.

* “The Prisoners’ Memoirs of Dartmoor Prison. Compiled from the Journal of Charles Andrews. 1815.”

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“ ‘ HERE LIES
JOHN TAYLOR,

A NATIVE CITIZEN OF THE CITY OF NEW YORK,
WHO COMMITTED SUICIDE, BY HANGING HIM-
SELF IN PRISON NO. 5, ON THE EVENING
OF THE FIRST OF DECEMBER, 1814.’ ”

And there on the bleak Devon moor back of the prison enclosure “the generous youth” lies to this day.

It was a pity that he could not have endured a little longer. Only twenty-eight days after his death the peace treaty was signed at Ghent, but too late to save poor John Burnside Taylor!

Mr. MacGregor sent James a full account of the tragedy but advised him to conceal the details from his father, who perhaps never knew the whole truth.

I have written thus fully about John’s imprisonment because his life was so tragic and because so little else is known about him.

On February 11, 1815, the news of peace reached New York and there was great rejoicing in the city. A wonderful illumination was planned for February 21st, and on that night everybody’s windows, those at 185 Pearl Street as well as the rest, blazed with candles.

As the ending of the war meant new prosperity, John Taylor wrote immediately to James to send over all reserves of merchandise and it was at this time that he took his sons James and Andrew into partnership.

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A letter of December, 1815, shows that John Taylor and his wife Jane were just about to sail for England. Mr. Taylor was to make a long desired visit to James in Manchester and afterwards to his family in Scotland. When he reached Glasgow in May, he found all the family in much distress; his brother-in-law, the Rev. Andrew Thomson, was very ill, in fact, in a dying condition. As we have already heard, "Uncle Thomson" had a wife and a large family of children, who were now about to be left fatherless. John Taylor had arrived very opportunely and was no doubt able to be of much assistance. The minister of a country parish in Scotland could not have laid by much, and financially, as well as in other ways, his brother-in-law probably was helpful.

Personal affairs had evidently brought Mr. Taylor to Glasgow. His father, Andrew Taylor, had been dead for some years. John Burnside, too, the old friend, had passed away. It had therefore become necessary for our New York merchant to return to Scotland and attend to several important matters.

Cairnoch, which he had deeded to the elder John Burnside before leaving Glasgow in 1784, had now descended to the son and heir, Dr. John Burnside, a Glasgow surgeon. The latter on November 2, 1815, "made disposition of it" to John Taylor, who again took possession ("sasine") of Cairnoch on January 11, 1816.

There is no mention in the letters of John Taylor's return to New York but it is evident that he was once more at Bloomingdale Farm in the summer of 1817. During his absence Margaret had often been alone

at home or with only Andrew as companion, but sometimes both her sisters came to visit her, Eliza with two sons and Jessie with her little daughter, Margaret Scott. Then, as the fond aunt said, it was a "lively house." Margaret was nevertheless lonely!

She longed for a little child to take the place of the one she had lost. In the summer of 1814 a son, John Taylor Sherman, had been born to her sister Eliza. September, 1815, had brought another little boy, whom Eliza named Rhesa Howard after Margaret's husband. She then allowed Margaret to take the elder child and bring him up as her own, which was evidently a keen pleasure to the young widow.

But before this time a new actor in our drama had appeared on the scene—a young Scotchman named John Johnston. He had arrived in New York in 1804 and had become a clerk in the counting house of John Taylor's friend, James Lenox. Being a fellow-merchant as well as a fellow-countryman, he and Mr. Taylor speedily became friends, and when John Johnston was compelled to leave the United States in 1813 because he had not yet been naturalized and was therefore considered an "alien enemy," he took with him a letter from John Taylor to his son James in England, asking the latter to help the bearer in every way and to accord him his "warmest friendship." We shall now see that James was not the only member of the family to treat the young Scotchman with cordiality. He returned to New York in 1815 and soon became very devoted in his attentions to Margaret Howard, finally asking her to marry him.

That she was in love with him is perfectly evident

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from her diary. But—she hesitated! What would her father say? Although she had been married once and was now thirty-three years old, she dared not give an affirmative answer till she knew his wishes. On June 17, 1817, the family moved to Bloomingdale—"Sweet Bloomingdale," as Margaret called it—and a week later she said "Yes." In her diary she wrote: "My father has given his consent and cheerfully too, as I can judge from his behavior."

Then she did a strange thing—she tore out of her diary all the pages except the last one, the one which tells of John Johnston's courtship. She gave up all intercourse with Rhesa Howard's family, and, even in after years, she never tolerated an allusion to her little Eliza. She wiped out, as it were, all memories connected with her first marriage.

On September 2, 1817, John Johnston and Margaret Taylor Howard were married at Bloomingdale Farm and drove off to Hartford for their wedding trip. When they returned, they made their home at 16 Greenwich Street, a house which Mr. Johnston had rented for his bride. It was then considered a very pretty house and though now somewhat dilapidated, it still shows pretty details. Naturally it is not as delightful as it was in 1817, when its garden ran down to the river and furnished a fascinating playground for little John Taylor Sherman, who still made his home with Margaret.

In the spring of 1818 they went to Scotland to visit Margaret's earliest home and to see her relatives in Glasgow. Her Grandmother Taylor had evidently died but the young people immediately called on

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“Aunt Buchanan,” and the next day went to Newton of Mearns to see the Thomsons. They may have distributed among these relatives some of the Virginia hams which they had brought over as gifts, and which were probably an unknown luxury in Scotland.

Margaret had invited her brother Andrew to meet them in Scotland and make “a tour” with them. He joined them in Glasgow, where he and John Johnston fitted themselves out with fishing tackle. Presumably they did not always have good luck, for Margaret reported on one occasion that “Andrew pretended he had had a *glorious nibble*.”

The Johnstons remained in Scotland some months and it was during this period that John Johnston and Dr. John Burnside paid the visit to Cairnoch of which we have already heard. Meanwhile Margaret’s father wrote to her from time to time, sent her various drafts when he thought her funds were low, and always gave her news of her little John.

In April they all reached Liverpool and there had the pleasure of meeting Captain Robert L. Taylor. He and his ship, the “Atlantic,” sailed ten days before the Johnstons, and he apparently had boasted regarding the speed of his vessel. Our young couple had a pleasant voyage on the “Albion,” except that each passenger was allowed only a measured pint of water a day for washing purposes. When near the end of the voyage they “saw a sail resembling the ‘Atlantic’ ahead”—and so it turned out to be! She hove to and Captain Taylor came on board, much mortified to find that he had been so badly outsailed. The “Albion” sent over wine and sugar and received in

JOHN TAYLOR, OF GLASGOW AND NEW YORK

exchange much needed candles. Soon afterward they stood in toward Gay's Head to land a passenger!

When in June, 1819, John and Margaret reached New York, they again made their home in Greenwich Street, and there in April, 1820, Margaret's eldest son was born. I must not be led on indefinitely to tell of Margaret, for after all, this is the story of John Taylor, and details concerning his children are given primarily because of their connection with him and in order to make the picture of his home life more vivid.

As he prospered in business affairs he made various purchases of real estate. As I have said, he lived during his earliest years in New York in the vicinity of the Fly Market near the foot of Maiden Lane, and he seems to have purchased property in that neighborhood. In the early morning of December 9, 1796, a terrible fire broke out in this vicinity and continued with its "impetuous rage" to "baffle all human skill" until forty buildings on or near Front Street between the lower end of Wall Street and Maiden Lane had been consumed. It is rather interesting to notice that of all these forty buildings, only one was built of brick. Three of the houses destroyed are said to have belonged to John Taylor.

As early as 1784 his home was at 225 Queen Street (known later as 183 and 185 Pearl Street) but he does not seem to have received a deed for the property until 1795. In 1804 he bought the adjoining lot, No. 187, but, according to a custom which he followed in other instances, he had the deed made out to his daughter Elizabeth and his sons Robert and Scott. In 1829 the city decided to open a new thoroughfare,

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Cedar Street, between Pearl and William Streets, and this new highway exactly covered the site of Mr. Taylor's three lots. For No. 187 the three children received from the city \$20,500.

His summer home, Bloomingdale Farm, was acquired in 1796.

In 1805 he bought a house in Maiden Lane, No. 51 (deed taken in the name of his five sons) and for a number of years he gave the use of it to his daughter Eliza and her family.

In addition he was the possessor of a building at 12 Warren Street and a large store at 72 South Street, to which he moved his business in 1829. (The deed for this store was taken in the names of his sons James, John and Andrew.) It was in the same year that he bought a house and stable at 23 Cliff Street.

We know that he owned, besides, two pieces of property at Suffield, Conn. Here he purchased a well stocked farm with a house and household furniture, which he let his daughter Janet and her family occupy. In the same way he allowed his son Scott the use of a farm and mills which he owned near Suffield.

The Suffield home of Charles and Janet Sherman was the rallying place for all the nephews and nieces. My father (Margaret's eldest son) left many records of his good times there, but the most charming description of it was written by Thaddeus, son of Janet's sister Eliza:

"Their home was heaven upon earth. Photographed on my heart is the picture of the dear old

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Kitchen, that, with its homely belongings, ever held for us a hearty welcome. But the sweetest memories are of the dear Aunty, who trod that old kitchen floor—usually with her hands full of dough, for in those days doughnuts and milk were the chief of our diet.

“Dear blessed Aunty, with her warm loving nature, her heart full of sunshine, her heavenly smile and lovely silvering hair, and a face that was ever a benediction. If there is any good in us all, it came not so much from the good old Dominie’s preaching, as from our lovely little Aunty’s practicing.

“In the winter, farm labor being suspended, we had always the merriest time of all the year. Then was the time for weddings, the time for social enjoyments, the time for skates and merry sleigh bells, the time for the quilting bee, the apple, nut and husking frolics and for a thousand other country delights.

“In those good old winter evenings, prohibition was unknown and not only cider, but spiced rum was very freely discussed . . . and speaking of cider and rum, how vividly I recall that when our consistent Puritan uncle (who then had the finest orchard in all Connecticut) became a strong temperance advocate, he destroyed his cider-mill, and cut down his splendid apple trees, lest he should be the means of making his neighbor to offend.”

Family tradition says that Mrs. Sherman made all the bread and cake with her own hands, and that when the house was very full, she often used up a barrel of flour in two weeks!

Her sister Eliza lived at 51 Maiden Lane from 1822

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until the time of the “Great Fire” in 1835. Then Thaddeus Sherman’s linen warehouses were destroyed and after such a serious loss he decided to make his home once more in New Haven, where he and his wife had many friends and relations. Until after her husband’s death Mrs. Sherman lived at 20 High Street and there, in her parlor, she was always proud to show the quaint little “Piano Forte” which had come so many years before from Glasgow.

We have seen that John Taylor was generous to his children. He was public-spirited as well, and as an instance of this we note that he became, in 1820, one of the original shareholders of the Mercantile Library Association “for the use of Merchants’ Clerks and others.” Another evidence of his generosity is interesting. During the War of 1812 it was with the greatest difficulty that money could be had. Congress in 1813 authorized the borrowing of \$16,000,000 and toward this issue of bonds Mr. Taylor subscribed \$150,000, no mean sum in those days.

John Taylor was destined to become for the second time a widower. On February 2, 1823, Jane Davis, then in her fifty-fourth year, died, after having been his wife for over twenty-three years. I do not know if it be my imagination, but it does not seem to me that he felt as tenderly toward her as he had toward his “still dearer Margaret Scott.” As an indication of this I note that in an unproved will made in 1815, just before he and Jane sailed for England, he directed that his “Wife Jane” should receive, if she continued to be his widow, five hundred dollars annually, but

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that if she remarried she was to have but two hundred and fifty dollars and that this was to be considered in lieu of dower. "But," he added, with what seems undue severity, "should my said Wife *Jane* be dissatisfied with the provisions made for her and claim her Third part of Income of my real Estate all payments of annuity shall forever cease to be made to her by my Executors and her annuity be settled as the Law may direct for *Alien Widows*; no compromise shall be made by my Executors in that case." (How could she have been considered an "Alien Widow" inasmuch as John Taylor had been a citizen of the United States since 1794!)

For three years after Jane's death John Taylor remained a widower, but he must have been lonely, as none of his children were then living at home. Margaret was married, as we know; Eliza and Thaddeus were at New Haven; Janet and Charles Sherman were living at Suffield; James was about to marry and settle down in Elizabeth, New Jersey; Andrew was doing well in Liverpool, and it was said that he too was "about to commit matrimony." Scott, the youngest of them all, was living on a farm just outside of Suffield. Robert was the only one who was sometimes with his father, but he was a sea captain by this time and seldom at home. John Taylor was surely lonely.

More than one of his children have told me the tale of his third courtship and I give it as it has been narrated to me. The old gentleman was a regular attendant at the Scotch Church in Cedar Street. It seems that he had often noticed there a little lady,

a dressmaker, who sat in the side aisle near him. She was a dressy little person, and one night when the service was over, he found her at the church door in great distress of mind because it was raining and she had no umbrella. He gallantly offered his, and his arm as well, and escorted her home, but before leaving her on her doorstep asked, "Wad ye like to hae a hame o' yer ain?" She was quite willing, and so, on May 1, 1826, three years after Jane's death, and when the bridegroom was seventy-four years of age, they were duly married.

By way of parenthesis I must say that any one who notices the wording of this wooing will realize that John Taylor never lost his strong Scotch accent!

The new Mrs. Taylor was far younger than any of her husband's daughters. I remember her well. When I was a child I was often taken to see my bustling little great-grandmother, who was so much younger than my grandmother and who wore such gay and flyaway cap ribbons, and I still remember one object in her house which was of the greatest interest and fascination for me—a little stuffed dog which lay always asleep under her piano!

Mr. Taylor was very happy with his third wife and called her "my beloved Eliza." Over a year after their marriage a daughter was born, but to the great grief of Mrs. Taylor, lived only five days.

They had been married but three years when the city turned them out of their Pearl Street home, and it was then that Mr. Taylor bought a house and stable at 23 Cliff Street. Here he and his wife lived until the time of his death, which was now not far off.

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In May, 1832, Margaret with her husband and her two little sons went to Europe to travel for a year or more, and it was during this absence that her father passed away. After a lingering illness he died on June 30, 1833, in his eighty-first year. His memorial tablet in the Scotch Presbyterian Church tells us that he was a man of "incorruptible integrity and distinguished probity," which was probably more strictly correct than such tablets sometimes are. It also says that he had been "a member of this church for nearly half a century." His grandson, John Taylor Johnston, thus wrote of him: "He was a man of earnest religious convictions and the influence of his faith was visible in all the relations and doings of life—in the family, the counting-house, and in his general intercourse with society."

He was at first buried in his own vault under the Murray Street Church, but after his son Robert had secured a vault in Greenwood he removed the remains of his father and of his own mother, Margaret Scott, to this burial plot. Those of Jane Davis apparently were left under the Murray Street Church! Many years afterwards, Robert L. Taylor's daughter, Margaret Taylor Van Nest, wrote the following account of her visit to this vault:

"My grandfather, John Taylor, I never saw in life, but in 1872 when the Taylor vault in Greenwood Cemetery was opened . . . I saw his coffin. It had fallen to pieces . . . The face was wonderfully preserved . . . and the thick silver hair combed straight back (showing a fine forehead, both broad and high)

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covered the head, and hung down in two curls, eight or ten inches long, tied together by a narrow black ribbon . . . The resemblance to his portrait painted from life, was very marked.

"The coffin of his first wife, 'the still dearer Margaret Scott,' had also fallen apart . . . and I saw a mass of light brown hair. The remains of both bodies and both coffins were placed in a strong cedar box with the two coffin plates . . . on the lid. Later, Grandfather's last wife was buried there, with my permission, and at her earnestly expressed desire, 'to lie by the side of her dearly loved husband.' " *

In his Will he left to his daughter, Janet Sherman, the house, farm, stock and furniture of the property at Suffield which she was occupying, and Scott was given the lands and mills where he lived near by. The store at 72 South Street was left to James, Andrew and Robert; the house and lot, 51 Maiden Lane, to the four sons. Then John Taylor spoke of his land in Scotland, his "equally half" of the beloved Cairnoch. This he bequeathed to James and Andrew. One other thing he showed sentiment for—his "eight-day clock." This had been brought over from Scotland with his baby Margaret, and to her he left it. The clock passed by will in 1879 to her son, John Taylor Johnston, who in turn bequeathed it in 1893 to his son, John Herbert Johnston.

Margaret and her husband hurried home from Scotland when they heard of John Taylor's death.

* Mrs. Taylor the 3rd died in December, 1879, at Chester, Penna. Later the vault was permanently closed and a heavy granite slab placed over the entrance.

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They left his sister, Mrs. Buchanan, and his sister-in-law, Mrs. Thomson, living in Glasgow, the former still "in the old place in the Dry Gate." Both old ladies were then very feeble.

It was absolutely necessary for Mr. Johnston to come home immediately. He was the first named of Mr. Taylor's executors, and it was soon discovered that the accounts of John Taylor & Sons, as well as the accounts of the many trust funds in his care, were in well-nigh hopeless confusion. The heirs agreed to leave the whole matter in Mr. Johnston's hands, but even the handsome ledgers of hand-made paper had not sufficed to keep John Taylor's accounts intelligible, and notwithstanding strenuous efforts, it was not until 1840 that John Johnston succeeded in settling up the estate. Then the heirs in grateful appreciation of his arduous and tactful services presented him with a handsome pair of silver pitchers, which to this day are valued heirlooms in the Johnston family.

One difficult question had to be settled. What was to be done with the Bloomingdale Farm? A family council was held, none of the children wanted it, and it was decided that it should be sold, "as there was no possibility of the city growing out to it for a century or more"! In 1834 the executors sold the ten acres, with a block of frontage on both sides of Fifth Avenue, for \$50,000! What would the family have said, or, more startling still, what would John Taylor have said, had he known that only eighty years later a twenty story skyscraper would stand on the green lawns of Bloomingdale Farm!

Before I close this sketch you will want to know

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the fate of Cairnoch, the dear Scotch hillside which John Taylor had loved ever since his boyhood. This, as I have said, was bequeathed to James and Andrew. The land was in the care of Dr. John Burnside, who had always sent half of the income from it to John Taylor and the other half to the heirs of his brother James. There was no encumbrance on the property except an annuity of £10 a year which Mr. Taylor had been in the habit of giving to his sister, Mrs. Buchanan. She, poor old lady, died only a year after her brother, but James and Andrew agreed to continue the annuity to her two daughters, of whom one was named Margaret.

As for income from Cairnoch—after Mr. Taylor's death there did not seem to be any! Dr. Burnside died about a year after his friend, and the new agent appears to have been unreliable. James had perforce to leave the management of the property to his brother in England, but Andrew was crotchety and hated to be bothered about it. He also hated to write letters and did not even answer those which James wrote him.

John Taylor had left his undivided half of Cairnoch to his sons "on the express condition that the said farm shall neither be sold mortgaged or encumbered in any way through the natural life of James and Andrew or either of them," and yet in 1840 Andrew sent word that he had "never yet received a dollar on account of the Farm" and that he should "dispose of it as soon as an opportunity occurred of making sale." James wrote back: "I am not aware of ever having seen any title deeds of this property and am very doubtful if our father held them in his possession.

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My supposition is that his title was derived, like ours, through the will of his father. I think he was not the eldest son."

It was not until 1846, when thirteen years back rent was due, that James received any income from this Scotch property, and it was probably sold soon afterwards. In 1890 James Scott Taylor or his son of the same name entered into a correspondence with a Glasgow firm regarding Cairnoch. They answered that it had been sold long, long ago and was now the property of D. McGregor, Solicitor, Glasgow, who may have been a descendant of the MacGregors who were old family friends of the Taylors.

Here I come to the end of my tale. It has been a labor of love to write it, but I have now told you everything I know about my great-grandfather, John Taylor, about his three wives and his nine children, about Bloomingdale Farm and the business of John Taylor & Sons, and, as you see, my little story ends where it began—at Cairnoch-on-Carron-Water.

APPENDIX
THE ANCESTRY OF JOHN TAYLOR
LETTERS

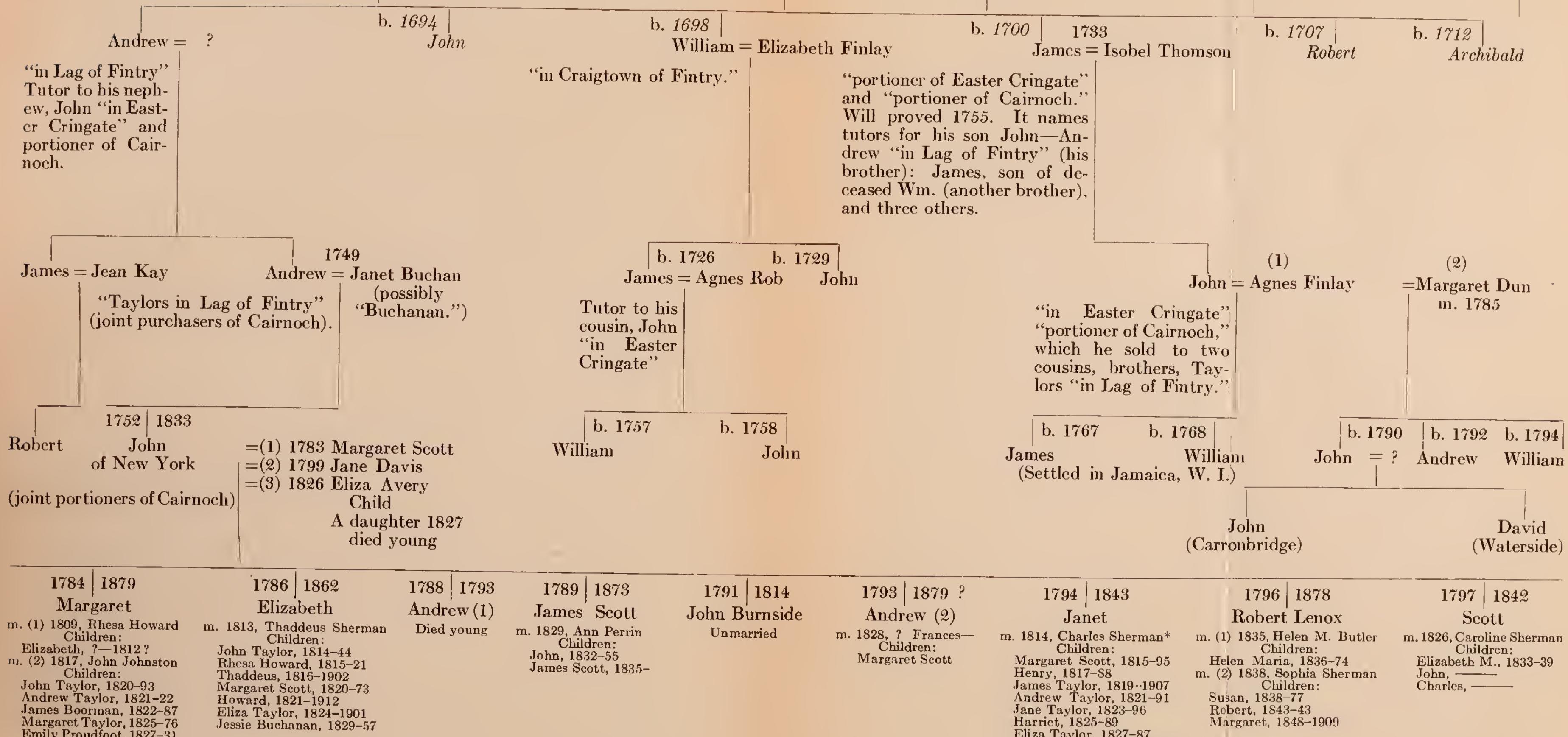
THE ANCESTRY OF JOHN TAYLOR "OF NEW YORK"

COMPILED BY EMILY JOHNSTON DE FOREST

James Taylor = Christian Adam

PARISH RECORDS OF FINTRY

PARISH RECORDS OF ST. NINIANS



All the authentic data given in this chart are in Roman type, while those about which there is any uncertainty are in *italics*.

It seems probable that the father of Andrew Taylor "in Lag of Fintry," William Taylor "in Craigtown of Fintry," and James Taylor "of Easter Cringate," was James Taylor (in Lag of Fintry?), whose wife was Christian Adam. The births of their children, including a William and a James, are to be found in the records of Fintry Parish. There is no record of an Andrew; he may have been born before the family moved to Fintry or during one of the periods when no records were kept in the parish. The birth dates and various other details seem to point to the correctness of this theory as to parentage, but so far it has not been possible to prove it.

It may be, however, that the three brothers were sons of John Taylor "in Graysteal of Touchadam" and his wife, Janet Aikman. Their records appear among those of St. Ninians Parish, but do not seem to correspond with other evidence as well as do those of James Taylor and Christian Adam.

Andrew Taylor "in Lag of Fintry" was probably the eldest of the three brothers, for he was the first "tutor" named in the will of his brother James, "portioner of Easter Cringate," and took the lead in settling the latter's estate.

APPENDIX

LETTERS

FROM REV. ANDREW THOMSON, NEWTON OF MEARNS,
SCOTLAND, TO HIS HALF-SISTER, MARGARET SCOTT (MRS.
JOHN TAYLOR), NEW YORK.

Feb. 20, 1796.

[The beginning of this letter is missing.]

. . . children to him, so long as we have anything to ourselves, such a worthy godly man will be a blessing about our house, Joseph was a blessing to the families where he went, so I believe Mr. Scott will be.

It gives us the highest Satisfaction to learn from Mr. Jamieson that you & family are all so happy, & providence smiling so much upon you as to outward things, but you know who hath said, *If riches increase, set not your heart upon them.*—I believe neither you nor Mr. Taylor are *herds* of the World, but that you both take the use of it, & make others happy.—You have both the highest reason to bless God for his kindness in hitherto carrying you so comfortably through as to temporal concerns.—We understand also from Mr. J. that your situation is very pleasant in your new house. Buying such a dear house, gives us no near prospect of seeing Mr. Taylor & you on this side the Atlantick.

One Minr. I wrote to to preach for me a Sabbath during my Intended absence, wrote me as his mind, that I should rather take a voyage to Nyk as a Jaunt to London, & I liked his proposal very well, but how could I leave such a family to the Management of my poor Wife for such a space of time as that would require, & also leave my Congr. so long?—I dare say you will

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believe me when I say, that could a month take us to Nyk & back again, my Wife & I would gladly pay you a Visit in your own house, but the distance is too great & the expense beyond what we can afford . . .

My wife joins me in affe. salutations to you & Mr. Taylor &c.
I remain

My Dear Sister

Your most Affe. Brother

Aw. THOMSON.

Feby. 27th, 1797.

MY DEAR SISTER

. . . I suppose you do not recollect how long you had been silent, for the Compleat period of a long year, we had not one scrape of a pen from you; & what is still more surprising, neither in your Letters to Mr. Scott or me, do you make the least Apology, but begin your Letters as if you had wrote on the *last Wednesday*, as you were wont to do when in Glasgow . . . I believe this shall make me careless whether I write you any news or not: because from this Silence I am apt to Judge, that all I write you is little regarded.—I hear my Dear Sister saying, “Now that *Scott’s Parson* is in a *Dudgeon*, he has taken the *Pet*.”—Say, have I not good ground, had I you within arm’s length of me, would surely make you beg Pardon.—So much for an Introduction . . .

We wish you Joy in the Addition of an *Alderman* to your *family*, and are happy to hear that you recovered well; you have now got a large family . . .

Mr. Scott enjoys his health remarkably well, & appears to be very happy, diverting himself with walking about and Reading . . .

You very kindly propose to take one of our Children out if they would go to you: we are greatly obliged to you for the proposal.—But not one of them are any way inclined to such a journey, you know Peggy is too useful to her mother, in a house where we keep only one Servant, to part with her, Jessie once said she would go, but soon rued. The truth is you have a large family of your own to manage, & perhaps if a little Cousin were to go out among them, they would agree worse than if they were no way related . . .

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Andr. Taylor I think is also dying of a consumption . . . he has a bad Cough, and is much extenuated . . .

I have just now learned from my Wife that your Papa has wrote you . . .

Yours most affy.

Aw. THOMSON.

July 22, 1797.

DEAR SISTER

. . . Mr. Fulton (who will be the Bearer of this) is a young Clergyman, going out as a Missionary to Kentucky, sent out by our Synod, I hope you will shew kindness & attention to him, while he resides in Nyork.—He was long about Glasgow, & I suppose well acquainted with Mr. Jos. Taylers family . . .

Your father & all our family are well . . .

We all join in kind love to you Mr. Tayler & family. Dear Sister,

Yours Most Affy.

Aw. THOMSON.

FROM JOHN TAYLOR, NEW YORK, TO THE MISSES MARGARET & ELIZA TAYLOR, GLASGOW.

[Possibly summer of 1808.]*

DEAR GIRLS

I wrote you both fully pr the ship Francis on the 30th ulto since which nothing material have occurred I think the Francis will be the best opportunity for you to return if she does not sail too early in the season for you if James prefers coming out with Mr. Jameson I have no objections as he will probably not like to come with Mr. Wilson & I suppose Mr. Jameson will chuse a different vessl also—I wrote Mr. Burnside about your

* This letter must have been written after the "hot press Bible" was printed (1797) and before Margaret was married (1809). Margaret was thirteen in 1797 and twenty-five in 1809. The letter may have been written in the summer of 1808.

Mrs. James Taylor was the widow of John Taylor's brother.

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Piano Forte I wish you to bring me a good hot press Bible with the Ap^y & Psalms—and a few Psalm Books for the church &c

You must make my best respects to your Grandmother & two Aunts & tell Mrs. Buchanan that I have sent the paper under cover to Mr. Burnside, I mean if possible to write Mrs. James Taylor by this opt^y but in case I do not you must supply its place by giving all the information wanted. I shall write you again before your leave Glasgow—possibly oftener than once

I am

Yours

JOHN TAYLOR

MARGARET & ELIZA TAYLOR

FROM JOHN TAYLOR, NEW YORK, TO JOHN JOHNSTON,
GLASGOW.

1st June, 1818.

DEAR SIR—

With much pleasure I received yours of 27th ulto. off the Hook: I now write agreeable to Your desire tho I have nothing new to communicate. Mrs. Taylor* has been worse since You sail'd but is now considerably better tho still confined to Bed, and likley to recover if it is not the forerunner of some other disorder, this time only can disclose. She sends her love to Margaret & desires me to say that she is a little better than she was at last Interview. Eliza also sends her respects. All friends are well.

Yours sincerely,

JOHN TAYLOR.

Sept. 23, 1818.

DEAR SIR—

Your Sundry favors from Glasgow I duly received . . . and I am happy to find that You & Margaret is well—but I suppose her funds are by this time pretty low therefore I Enclose a Bank note of the Bank of England for Fifty pounds Stg. which please hand to her with my best wishes . . .

* The second Mrs. Taylor (Jane Davis).

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Business has been a little better this fall tho at present its rather dull. I suppose Mr. Boorman* writes You often on the subject of Business in So. Street. I will be glad to hear often from You & would write you often if I could do it better and this is not for want of constant practice as I spend from 6 to 8 hours every day of the week [at it] except Sabbath.

Say to Margaret that Mrs. Doctor Rogers is dead. I do not recolect any other death that she was acquainted with . . .

Yours sincerely,

JOHN TAYLOR.

4th Dec., 1818.

DEAR SIR—

Your Sundry favors I have received the lattest of which is from London 26 Septemr. Being so much in debt in the letter way I must write tho I have little or nothing to communicate . . . and indeed I was rather uncertain to write You for You was changeable as the wind.

With respect to News, I have little to say not being a mounger of that article. Money is very scarce, the Banks discounts less than usual and people in general wants more. This is a considerable check to business. Tho the sales this fall in our line has been tolerable but we find some that after trusting them 8 or 9 months wish to borrow the money from us to take up their notes . . . we hope that the most will now go through the winter with whole bones . . .

Say to Margaret that I intend [to] write her when she gets to Glasgow and as for Yourself be very thankful for this for I have not wrote such a long letter in complementry form for many years past and tho I am writing night and day, I grow worse & worse of it every day but necessity has no law—be it well or Ill I must do it.

We have just received letters from Andw. at Dublin but supose that he is now at Manchester . . .

Yours sincerely,

JOHN TAYLOR.

* John Johnston's partner.

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21 Dec., 1818.

DEAR SIR—

Enclosed is two small bills of Exchange value £71 7s Stg for the use of Margaret who I suppose by this time is not strong in funds unless You have lent your aid . . .

Yours sincerely,

JOHN TAYLOR.

8 Jan., 1819.

DEAR SIR—

I wrote You a few days ago per the Ship Fanny for Greenock enclosing two small bills for Margaret. the seconds I sent to Andrew to be forwarded in case of need. I have just come across another small bill of £44 Stg. which I here enclose for her use. I dare say you are wishing her at home again, being the most expensive part of your Luggage . . .

Business extremely dull & money scarce . . . Several failours . . . and some Dry Goods Scoundrels by whom we get sheaved.

This is all the nonsense I have to tell you at Present. Remember me to Margaret.

Yours,

JOHN TAYLOR.

FROM FLEMING & BUCHANAN, 26 PORT HENRY STREET,
STIRLING, TO EDWIN M. WIGHT, SOLICITOR, 280 BROAD-
WAY, NEW YORK.

17 June, 1890.

DEAR SIR—

Mr. Sempill has handed to us your letter to him of the 2nd inst. & as desired we have made inquiries regarding the Estate of Cairnock & the Taylors who were at one time proprietors.

We have seen several people from the Carron-water district, where Cairnock is situated, and today had a long interview with John Taylor, Carronbridge, & David Taylor, Waterside, Carronbridge, who are grandsons of the late John Taylor, Easter Cringat, who was at one time proprietor of Cairnock. He sold it to the

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Taylors of the Lagg about 100 years ago. The Taylors of the Lagg were cousins of the other Taylors. The Taylors we met today are not aware of their having relations in America. They had two uncles who went out to Jamaica but they cannot say what became of them. Old Taylor was twice married. The gentlemen we saw today are descendants of the second marriage while the two uncles who went out to Jamaica were of the first marriage.

We have not yet been able to get much information regarding the Taylors of the Lagg but expect to have a call on an early day from a relation when we will write to you again. We are told however that there were two of them and that they purchased the property jointly.

Can you tell us to which of the families your clients are related? Where and when Andrew Taylor lived and died in this country? If you can also give us further information we shall be pleased.

P. S. D. McGregor, Solicitor, Glasgow is now proprietor of Cairnock.





